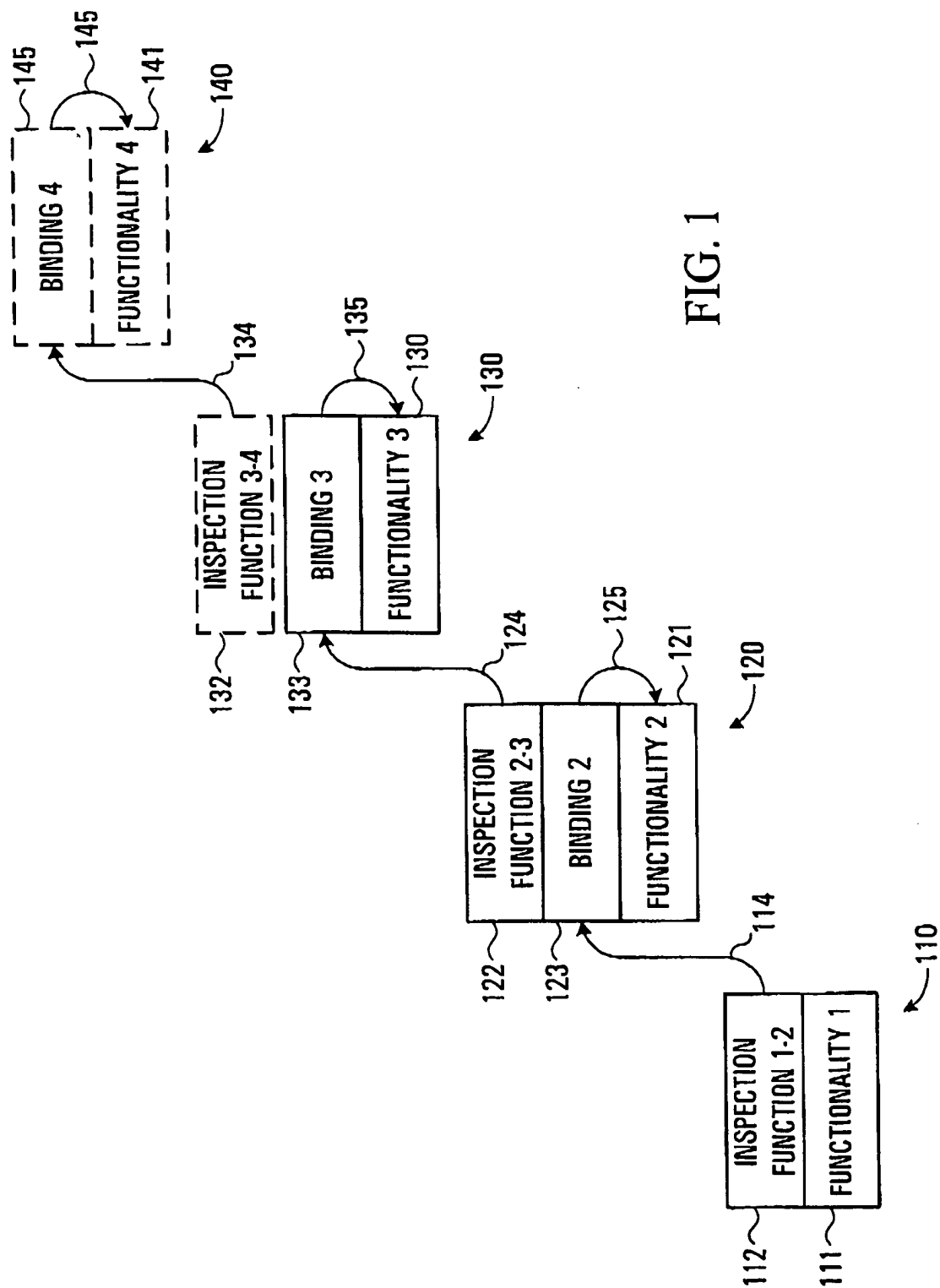


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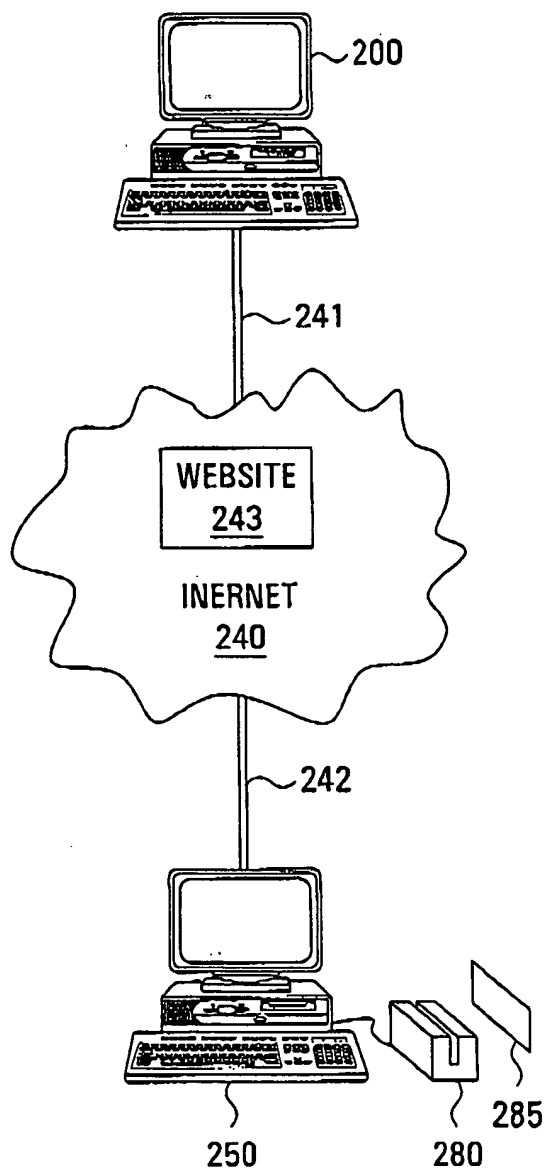


FIG. 2

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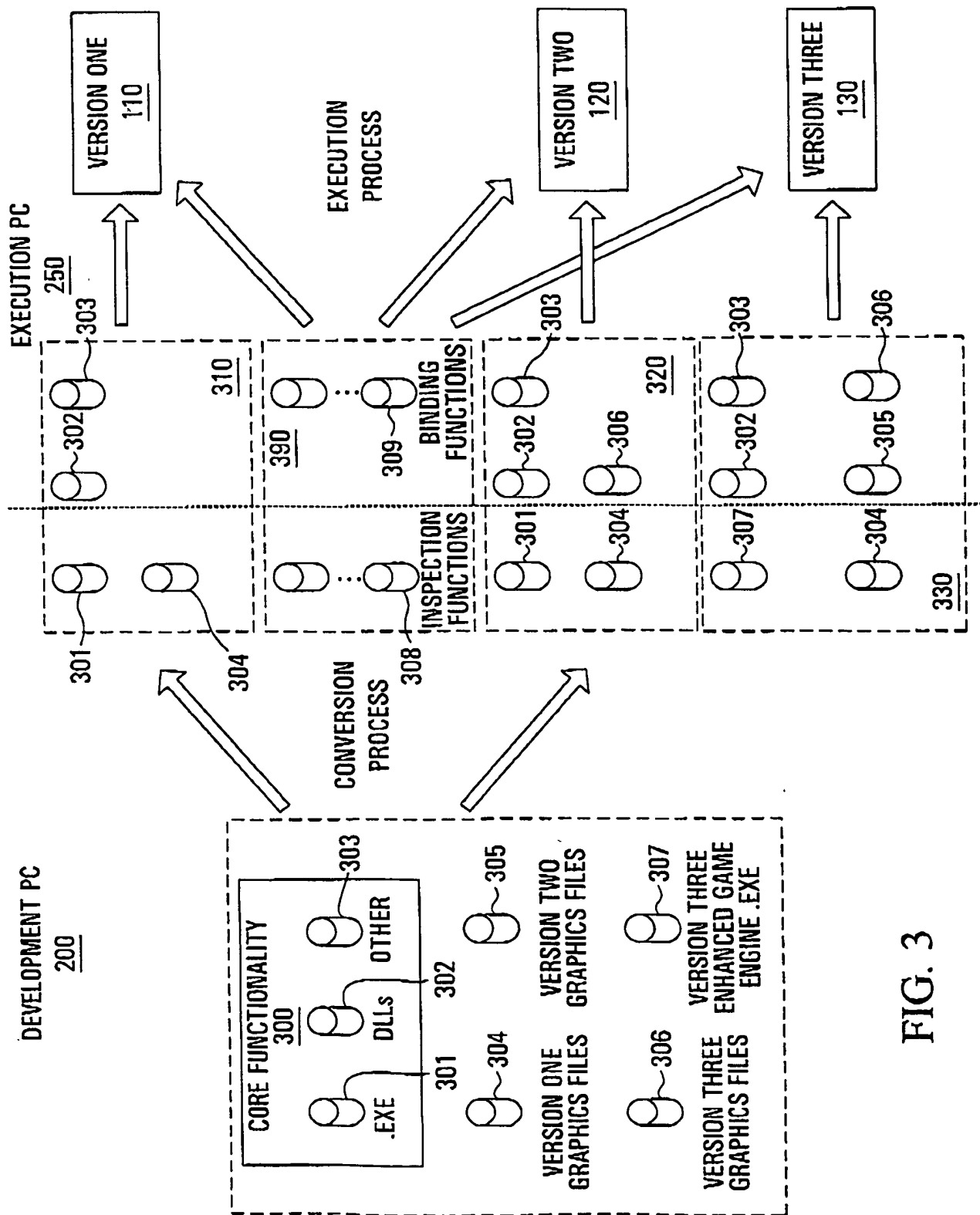


FIG. 3

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```
<?xml version="1.0"?>
  <am_metadata>
    <level_one>
      </level_one>
    <level_two>
      <required="smart-card access">
    </level_two>
    <level_three>
      <required="e-cash capability">
    </level_three>
  </am-metadata>
```

FIG. 4

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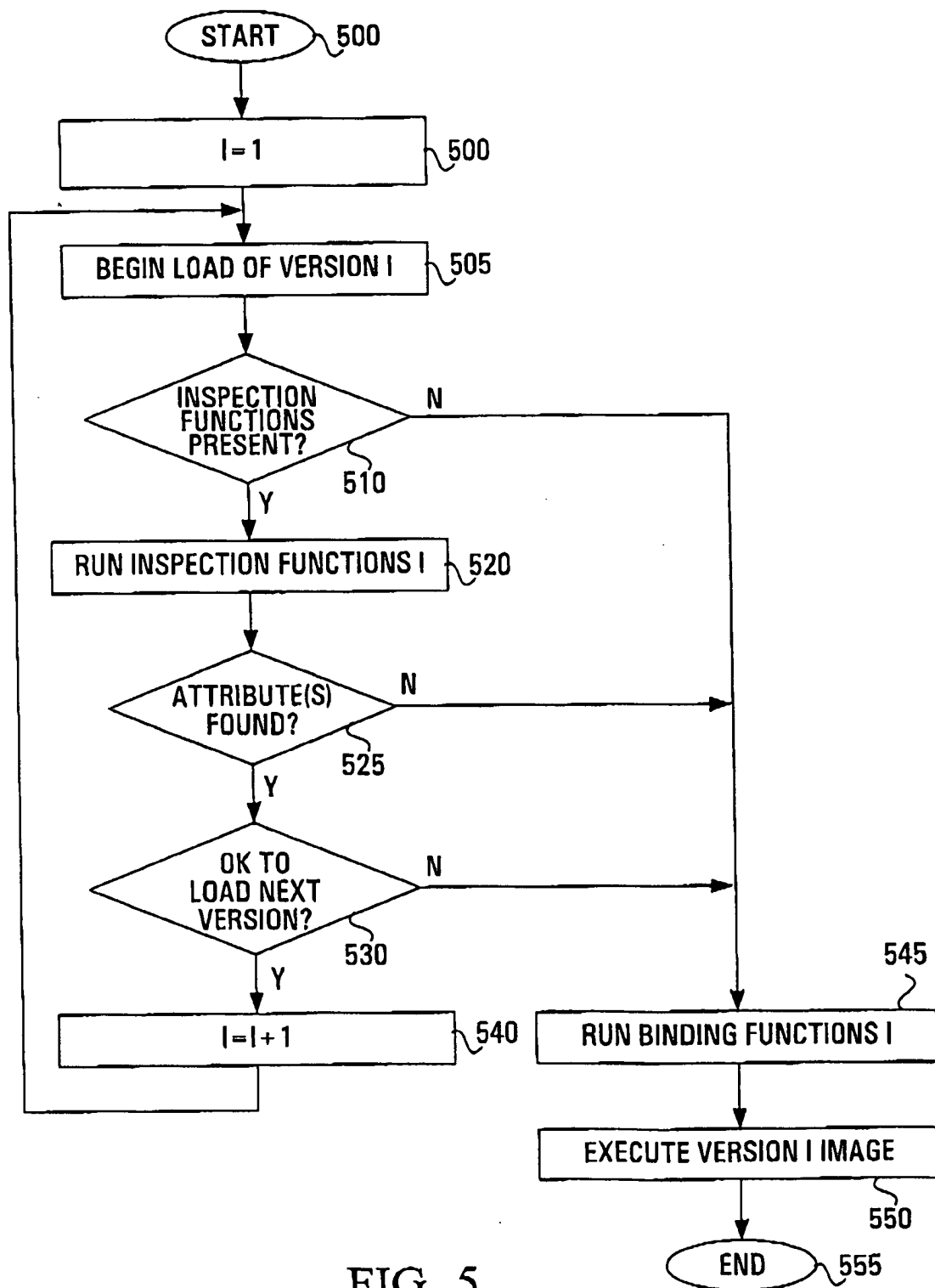


FIG. 5